

JS-6

**UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA
SOUTHERN DIVISION**

TSETEN MIZOGUCHI,

Plaintiff,

v.

UNUM LIFE INSURANCE
COMPANY OF AMERICA; and
DOES 1 through 10, inclusive,

Defendants.

Case No. 8:24-cv-00093-FWS-JDE

JUDGMENT

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1 In this case, Plaintiff Tseten Mizoguchi (“Plaintiff”) challenges Defendant
2 Unum Life Insurance Company of America’s (“Defendant”) termination of long-
3 term disability (“LTD”) benefits under the Employee Retirement Income Security
4 Act of 1974. The court conducted a bench trial on January 16, 2025. (Dkt. 38.) On
5 January 21, 2025, the court issued a Memorandum of Decision “conclud[ing] that
6 Defendant erred in terminating Plaintiff’s LTD benefits.” (Dkt. 41 at 1.) The court
7 “f[ound] Plaintiff is disabled under the Policy’s ‘any gainful occupation’ standard
8 and therefore **OVERTURN[ED]** Defendant’s claim decision denying Plaintiff LTD
9 benefits.” (*Id.* at 17.) Accordingly, the court **ORDERS** as follows:

10 1. The court **ENTERS JUDGMENT** in this case in favor of Plaintiff and
11 against Defendant.

12 2. Defendant owes Plaintiff LTD benefits from October 23, 2022, to the
13 present (January 29, 2025), in the amount of \$75,133.02, and interest in the amount
14 of \$6,500, for a total amount of \$81,633.02. For every day after February 11, 2025,
15 interest accrues at the daily rate of \$8.66 until this Judgment is paid in full. The
16 Court **ORDERS** Defendant to pay Plaintiff these amounts pursuant to the terms of
17 the Policy.

18 3. Plaintiff is entitled to LTD benefits going forward beyond January 29,
19 2025, so long as she remains disabled under the Policy’s terms.

20 4. Plaintiff may apply to the court for an award of attorney fees and costs
21 in this action on or before **March 20, 2025**.

22 **IT IS SO ORDERED, ADJUDGED AND DECREED.**
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26 DATED: February 14, 2025



Hon. Fred. W. Slaughter
UNITED STATES DISTRICT JUDGE